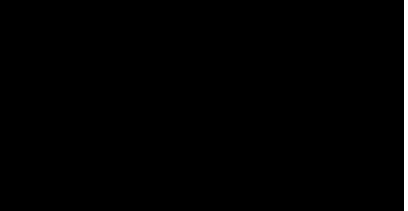


# Exhibit A

# **DO NOT DETACH**

	
	<p><b>Robert A. Auclair, Esq.</b> Delaware County Recorder of Deeds Government Center, Room 107 201 W. Front Street Media, PA 19063 610-891-4152</p>
<p><b>Instrument Number:</b> 2023022638 <b>Volume/Page:</b> RECORD BK 6915 PG 0611 <b>Recorded Date:</b> 06/30/2023 4:14:30 PM</p>	
<p><b>Transaction Number:</b> 972914 <b>Collected By:</b> kiddk <b>Document Type:</b> AGREEMENTS <b>Document Page Count:</b> : 8</p>	<p><b>Return To (Simplifile):</b> First American Title Insurance Company 3 FIRST AMERICAN WAY SANTA ANA, CA 92707-5913</p>
<p><b>Parcel ID:</b> 14-00-01730-00</p>	
<p><b>Fees:</b> RECORDING FEES: \$37.50 COUNTY IMPROVEMENT FUND: \$5.00 ADDITIONAL PAGE FEE: \$8.00 WRIT TAX: \$0.50</p> <p><b>Total Fees:</b> \$51.00 <b>Amount Paid:</b> \$51.00 <b>Amount Due:</b> \$0.00</p>	<p><b>Instrument Number:</b> 2023022638 <b>Volume/Page:</b> RECORD BK 6915 PG 0611 <b>Recorded Date:</b> 06/30/2023 4:14:30 PM</p>

## **OFFICIAL RECORDING COVER PAGE**

# **DO NOT DETACH**

THIS PAGE IS NOW PART OF THIS RECORDED DOCUMENT

NOTE: If the document data differs from this cover sheet, please first check the document on our website to ensure it has been corrected. The document data always supersedes the cover page.

If an error on the cover page appears on our website after review please let our office know.

COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION.

This Document Prepared By:

**CRYSTAL RADTKE  
ROCKET MORTGAGE, LLC  
635 WOODWARD AVE  
DETROIT, MI 48226  
(888) 663-7374**

When Recorded Mail To:

**FIRST AMERICAN TITLE  
DTO RECORDING, MC 4002  
4795 REGENT BLVD.  
IRVING, TX 75063**

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**Original Principal Amount: \$83,460.00**

**Unpaid Principal Amount: \$77,012.25**

**New Principal Amount: \$55,630.01**

**Capitalization Amount: \$0.00**

Property Address: **205 MAIN ST, DARBY, PENNSYLVANIA 19023**

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this **23RD** day of **JUNE, 2023**, between **QYNESHA S. TOLBERT, A SINGLE WOMAN** ("Borrower"), whose address is **205 MAIN ST, DARBY, PA 19023** and **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** ("Lender"), whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 29, 2018** and recorded on **JUNE 4, 2018** in **INSTRUMENT NO. 2018025624 BOOK 06175 PAGE 0533**, of the **OFFICIAL Records of DELAWARE COUNTY, PENNSYLVANIA**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therin as the "Property", located at

**205 MAIN ST, DARBY, PENNSYLVANIA 19023**

(Property Address)

the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **JULY 1, 2023** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$55,630.01**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$0.00**.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **6.7500%**, from **JULY 1, 2023**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 335.65**, beginning on the **1ST** day of **AUGUST, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2063** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

In Witness Whereof, I have executed this Agreement.

Qynesha Tolbert  
Borrower: **QYNESHA S TOLBERT**

6/25/23  
Date

[Space Below This Line for Acknowledgments]

#### BORROWER ACKNOWLEDGMENT

State of Pennsylvania

County of Delaware

This record was acknowledged before me on 6/25/23 (date)  
by QYNESHA S TOLBERT (name(s) of individual(s)).

(Stamp)

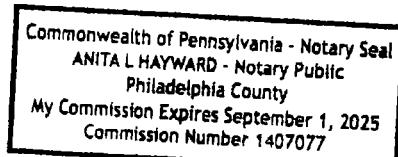
Anita L Hayward

Signature of notarial officer

Anita L Hayward

Printed Name and Title of office

My commission expires: Sept 1 2025



In Witness Whereof, the Lender has executed this Agreement.

**ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN  
LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS  
ATTORNEY-IN-FACT**

  
By \_\_\_\_\_ Bridget Booker  
Vice President  
(print name) \_\_\_\_\_  
(title) \_\_\_\_\_

JUN 28 2023

Date

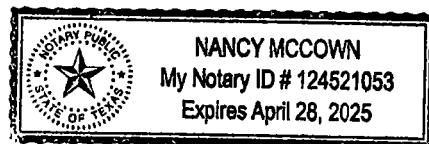
\_\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

State of TEXAS  
County of DALLAS

This instrument was acknowledged before me on  
JUN 28 2023 by Bridget Booker, the  
VICE PRESIDENT of **ROCKET MORTGAGE, LLC F/K/A  
QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN  
TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**, a company, on  
behalf of the company.

\_\_\_\_\_  
  
\_\_\_\_\_  
This notarial act was an online notarization using communication technology  
\_\_\_\_\_  
Notary Public

Printed Name: Nancy McCown  
My commission expires: 4/28/2025



**EXHIBIT A****BORROWER(S): QYNESHA S. TOLBERT, A SINGLE WOMAN****LOAN NUMBER:** [REDACTED]**LEGAL DESCRIPTION:**

The land referred to in this document is situated in the **BOROUGH OF DARBY, COUNTY OF DELAWARE, STATE OF PA**, and described as follows:

**ALL THAT CERTAIN LOT OR PIECE OF GROUND WITH THE BRICK MESSUAGE OR TENEMENT THEREON ERECTED SITUATE IN THE BOROUGH OF DARBY, COUNTY OF DELAWARE AND STATE OF PENNSYLVANIA, AS FOLLOWS, TO WIT:**

**BEGINNING AT A POINT ON THE NORTHEASTERLY SIDE OF MAIN STREET AT THE DISTANCE OF 38 FEET NORTHWESTWARDLY FROM THE NORTHWESTERLY CORNER OF SECOND AND MAIN STREETS; THENCE ALONG THE SAID SIDE OF SAID MAIN STREET NORTH 68 DEGREES 29 MINUTES WEST 20 FEET TO A POINT; THENCE NORTH 21 DEGREES 31 MINUTES EAST 125.00 FEET PASSING THROUGH THE MIDDLE OF THE PARTY WALL BETWEEN SAID MESSUAGE AND THE MESSUAGE ADJOINING TO A POINT; THENCE SOUTH 68 DEGREES 29 MINUTES EAST 20 FEET TO A POINT; AND THENCE SOUTH 21 DEGREES, 31 MINUTES WEST 125.00 FEET TO A POINT, BEING THE SAID NORTHEASTERLY SIDE OF MAIN STREET, THE PLACE OF BEGINNING.**

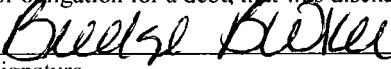
**ALSO KNOWN AS: 205 MAIN ST, DARBY, PENNSYLVANIA 19023**

### Addendum

This Addendum is made a part of that Loan Modification Agreement entered into between **ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC.** (the "Lender") and **QYNESHA S. TOLBERT, A SINGLE WOMAN** (the "Borrower") dated **JUNE 23, 2023** the "Loan Modification Agreement".

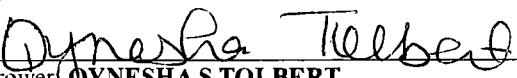
Notwithstanding anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy.

  
\_\_\_\_\_  
Lender Signature  
By:  
Title:

Bridget Booker  
Vice President

JUN 28 2023  
Date

  
\_\_\_\_\_  
Borrower: QYNESHA S TOLBERT  
6/28/23  
Date

**CERTIFICATE OF RESIDENCE****TITLE OF DOCUMENT****LOAN MODIFICATION AGREEMENT (MORTGAGE)****BETWEEN:**

QYNESHAS TOLBERT (assignor/Mortgagor/grantor)

**AND:****ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT (assignee/Mortgagee/grantee)**

I do hereby certify that the precise address of the within named Mortgagee is:

**ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT  
635 WOODWARD AVE  
DETROIT, MI 48226**By *Bridget Booker*Print Name: Bridget Booker  
Title: Vice President